

In re:
Jaynee Alexis Davis
Debtor

Case No. 20-10767-amc
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2
Date Rcvd: Apr 22, 2025

User: admin
Form ID: 138OBJ

Page 1 of 5
Total Noticed: 62

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 24, 2025:

Recip ID	Recipient Name and Address
db	+ Jaynee Alexis Davis, 246 MacDonald Avenue, Wyncote, PA 19095-2403
14464316	+ Berkheimer Tax Administrator, POB 25152, Lehigh Valley, PA 18002-5152
14490707	+ Berkheimer, Agent Cheltenham twp/SD, c/o David R. Gordon, Esq., 1883 Jory Road, Pen Argyl, PA 18072-9652
14463888	+ Chase Bank, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
14499113	+ Cheltenham School District, c/o Portnoff Law Associates, Ltd., P.O. Box 3020, Norristown, PA 19404-3020
14499095	+ Cheltenham School District, c/o James R. Wood, Esquire, 2700 Horizon Drive, Suite 100, King of Prussia, PA 19406-2726
14464320	+ Cheltenham Township, 484 Norristown Road, Suite 100, Blue Bell, PA 19422-2354
14463894	+ FedLoan Servicing, Attn: Bankruptcy, Po Box 69184, Harrisburg, PA 17106-9184
14480564	+ Michele Perez Capilato, Esquire, Law Offices of Michele Perez Capilato, 500 Office Center Drive, Suite 400, Fort Washington, PA 19034-3234
14470095	+ ONYX Bay Trust, CO Rebecca Ann Solarz, Esq., KML Law Group, P.C., 701 Market St, Suite 5000, Philadelphia, PA 19106-1541
14735452	+ Philadelphia Federal Credit Union, C/O William J. Levant, Esquire, Kaplin Stewart Meloff Reiter & Stein, P., 910 Harvest Drive; P.O. Box 3037, Blue Bell, PA 19422-0765
14551148	+ The Bank of New York Mellon, CO Jill M. Fein, Esquire, Hill Wallack LLP, 777 Township Line Road, Suite 250, Yardley PA 19067-5565
14503265	+ The Money Source, Inc., C/O Rebecca A. Solarz, Esq, 701 Market Street Suite 5000, Philadelphia, PA. 19106-1541
14499114	+ Township of Cheltenham, c/o Portnoff Law Associates, Ltd., P.O. Box 3020, Norristown, PA 19404-3020
14499112	+ Township of Cheltenham, c/o James R. Wood, Esquire, 2700 Horizon Drive, Suite 100, King of Prussia, PA 19406-2726
14648367	+ Wyngate Community Association, Inc., c/o Keely Carr Brady, Esq., 222B Pennsylvania Avenue, Oreland, PA 19075-1265

TOTAL: 16

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: megan.harper@phila.gov	Apr 23 2025 01:48:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Apr 23 2025 01:47:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
14773751	+ Email/Text: BK@servicingdivision.com	Apr 23 2025 01:47:00	Allied First Bank, SB dba Servbank, 3138 E Elwood St, Phoenix, Arizona 85034-7210
14494640	Email/PDF: resurgentbknofications@resurgent.com	Apr 23 2025 01:58:10	Ashley Funding Services, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14464313	+ Email/Text: BarclaysBankDelaware@tsico.com	Apr 23 2025 01:47:00	Barclay's Bank Delaware, 125 S West Street, Wilmington, DE 19801-5014
14463884	+ Email/Text: BarclaysBankDelaware@tsico.com	Apr 23 2025 01:47:00	Barclays Bank Delaware, Attn: Bankruptcy, Po Box 8801, Wilmington, DE 19899-8801
14463885	+ Email/Text: BKMailBayview@bayviewloanservicing.com		

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		Apr 23 2025 01:47:00	Bayview Financial Loan, Attn: Bankruptcy Dept, 4425 Ponce De Leon Blvd. 5th Floor, Coral Gables, FL 33146-1873
14464321	Email/Text: megan.harper@phila.gov	Apr 23 2025 01:48:00	City of Philadelphia, Law Department - Gas Service, 1515 Arch Street, 14th Floor, Philadelphia, PA 19107
14524402	Email/Text: megan.harper@phila.gov	Apr 23 2025 01:48:00	City of Philadelphia Law Department, Tax & Revenue Unit, Bankruptcy Group, MSB, 1401 John F. Kennedy Blvd., 5th Floor, Philadelphia, PA 19102-1595
14540599	Email/Text: megan.harper@phila.gov	Apr 23 2025 01:48:00	Water Revenue Bureau, c/o City of Philadelphia Law Department, Tax & Revenue Unit, Bankruptcy Group, MSB, 1401 John F. Kennedy Blvd., 5th Floor, Philadelphia, PA 19102-1595
14463886	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Apr 23 2025 01:57:53	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
14469100	+ Email/PDF: ebn_ais@aisinfo.com	Apr 23 2025 01:58:10	Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
14463887	+ Email/Text: ngisupport@radiusgs.com	Apr 23 2025 01:47:00	Central Credit Services, LLC, 9550 Regency Square Blvd, Suite 500 A, Jacksonville, FL 32225-8169
14463889	+ Email/Text: ebnnotifications@creditacceptance.com	Apr 23 2025 01:47:00	Credit Acceptance, 25505 West 12 Mile Road, Suite 3000, Southfield, MI 48034-8331
14463890	+ Email/Text: bankruptcy_notifications@ccsusa.com	Apr 23 2025 01:48:00	Credit Collection Services, Attn: Bankruptcy, 725 Canton St, Norwood, MA 02062-2679
14463892	Email/PDF: Citi.BNC.Correspondence@citi.com	Apr 23 2025 01:58:10	Dsnb Bloomingdales, Attn: Recovery 'Bk', Po Box 9111, Mason, OH 45040
14464324	+ Email/Text: bankruptcydpt@mcmcg.com	Apr 23 2025 01:47:00	Daniel Santucci, Esquire, 1 International Plaza, 5th Floor, Philadelphia, PA 19113-1510
14463891	+ Email/Text: ElectronicBkyDocs@nelnet.studentaid.gov	Apr 23 2025 01:48:00	Department of Education/Nelnet, Attn: Claims, Po Box 82505, Lincoln, NE 68501-2505
14463893	Email/Text: operationsclerk@easypayfinance.com	Apr 23 2025 01:47:00	Easy Pay/Duvera Collections, Attn: Bankruptcy, Po Box 2549, Carlsbad, CA 92018
14464329	+ Email/Text: contact@fiwlaw.com	Apr 23 2025 01:47:00	Frederic I. Weinberg, Esquire, 375 E. Elm Street, Suite 210, Conshohocken, PA 19428-1973
14464330	^ MEBN	Apr 23 2025 01:44:14	Hayt, Hayt & Landau, LLC, Two Industrial Way West, Eatontown, NJ 07724-2279
14463895	Email/Text: sbse.cio.bnc.mail@irs.gov	Apr 23 2025 01:47:00	Internal Revenue Service, POB 7346, Philadelphia, PA 19101-7346
14484936	+ Email/Text: bankruptcydpt@mcmcg.com	Apr 23 2025 01:47:00	Midland Credit Management, Inc., PO Box 2037, Warren, MI 48090-2037
14463896	+ Email/Text: bankruptcydpt@mcmcg.com	Apr 23 2025 01:47:00	Midland Fund, Attn: Bankruptcy, 350 Camino De La Reine Ste 100, San Diego, CA 92108-3007
14463897	+ Email/Text: bankruptcydpt@mcmcg.com	Apr 23 2025 01:47:00	Midland Funding, Attn: Bankruptcy, 350 Camino De La Reine Ste 100, San Diego, CA 92108-3007
14464334	+ Email/Text: bankruptcydpt@mcmcg.com	Apr 23 2025 01:47:00	Midland Funding, 2365 Northside Drive, Ste30, San Diego, CA 92108-2710
14474777	+ Email/Text: bankruptcydpt@mcmcg.com	Apr 23 2025 01:48:00	Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011
14494521	Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Apr 23 2025 01:48:00	ONYX Bay Trust, c/o Select Portfolio Servicing, Inc., P.O. Box 65250, Salt Lake City, UT 84165-0250
14464335	Email/Text: CollectionsDept@PFCU.COM	Apr 23 2025 01:47:00	Philadelphia Federal Credit Union, 12800 Townsend Road, Philadelphia, PA 19154

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14463899	Email/Text: info@plazaservicesllc.com	Apr 23 2025 01:47:00	Plaza Services, LLC, Attn: Bankruptcy, 110 Hammond Dr, Suite 110, Atlanta, GA 30328
14463900	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Apr 23 2025 01:58:00	Portfolio Recovery, Attn: Bankruptcy, 120 Corporate Blvd, Norfolk, VA 23502
14483789	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Apr 23 2025 01:58:04	Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541
14463898	+ Email/Text: CollectionsDept@PFCU.COM	Apr 23 2025 01:47:00	Philadelphia FCU, Attn: Bankruptcy, 12800 Townsend Rd, Philadelphia, PA 19154-1095
14474383	Email/Text: bnc-quantum@quantum3group.com	Apr 23 2025 01:47:00	Quantum3 Group LLC as agent for, Crown Asset Management LLC, PO Box 788, Kirkland, WA 98083-0788
14463901	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Apr 23 2025 01:48:00	Select Portfolio Servicing, Inc, Attn: Bankruptcy, Po Box 65250, Salt Lake City, UT 84165-0250
14856637	+ Email/Text: BK@servicingdivision.com	Apr 23 2025 01:47:00	Servbank, SB, 3138 E Elwood St, Phoenix, Arizona 85034-7210
14463902	+ Email/Text: bankruptcy@sw-credit.com	Apr 23 2025 01:48:00	Southwest Credit Systems, 4120 International Parkway, Suite 1100, Carrollton, TX 75007-1958
14463903	+ Email/Text: bankruptcy@sunrisecreditservices.com	Apr 23 2025 01:47:00	Sunrise Credit Services, Inc., Attn: Bankruptcy, 260 Airport Plaza, Farmingdale, NY 11735-3946
14463904	+ Email/PDF: ais.sync.ebn@aisinfo.com	Apr 23 2025 01:58:00	Syncb/Lord & Taylor, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
14494125	^ MEBN	Apr 23 2025 01:44:18	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021
14463905	+ Email/PDF: ais.sync.ebn@aisinfo.com	Apr 23 2025 01:57:53	Synchrony Bank, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
14494686	+ Email/Text: mtgbk@shellpointmtg.com	Apr 23 2025 01:47:00	The Bank of New York Mellon, c/o NewRez LLC d/b/a Shellpoint Mortgage, PO Box 10826, Greenville, SC 29603-0826
14491615	+ Email/Text: BK@servicingdivision.com	Apr 23 2025 01:47:00	The Money Source Inc., 500 South Broad Street Suite 100A, Meriden, Connecticut 06450-6755
14463906	+ Email/Text: BK@servicingdivision.com	Apr 23 2025 01:47:00	The Money Source Inc., 500 South Broad Street, Suite 100A, Meriden, CT 06450-6755
14464345	^ MEBN	Apr 23 2025 01:44:08	Waypoint Resource Group, POB 8588, Round Rock, TX 78683-8588
14464344	^ MEBN	Apr 23 2025 01:44:07	Waypoint Resource Group, 301 Sundance Parkway, Round Rock, TX 78681-8004

TOTAL: 46

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
14464314	*+	Barclays Bank Delaware, Attn: Bankruptcy, Po Box 8801, Wilmington, DE 19899-8801
14464315	*+	Bayview Financial Loan, Attn: Bankruptcy Dept, 4425 Ponce De Leon Blvd. 5th Floor, Coral Gables, FL 33146-1873
14464317	*+	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
14464318	*+	Central Credit Services, LLC, 9550 Regency Square Blvd, Suite 500 A, Jacksonville, FL 32225-8169
14464319	*+	Chase Bank, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
14464322	*+	Credit Acceptance, 25505 West 12 Mile Road, Suite 3000, Southfield, MI 48034-8331
14464323	*+	Credit Collection Services, Attn: Bankruptcy, 725 Canton St, Norwood, MA 02062-2679
14464326	*P++	DSNB MACY S, CITIBANK, 1000 TECHNOLOGY DRIVE MS 777, O FALLON MO 63368-2239, address filed with court., Dsnb Bloomingdales, Attn: Recovery 'Bk', Po Box 9111, Mason, OH 45040
14464325	*+	Department of Education/Nelnet, Attn: Claims, Po Box 82505, Lincoln, NE 68501-2505

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14464327	*P++	EASYPAY FINANCE, PO BOX 2549, CARLSBAD CA 92018-2549, address filed with court:, Easy Pay/Duvera Collections, Attn: Bankruptcy, Po Box 2549, Carlsbad, CA 92018
14464328	*+	FedLoan Servicing, Attn: Bankruptcy, Po Box 69184, Harrisburg, PA 17106-9184
14464331	*	Internal Revenue Service, POB 7346, Philadelphia, PA 19101-7346
14464332	*+	Midland Fund, Attn: Bankruptcy, 350 Camino De La Reine Ste 100, San Diego, CA 92108-3007
14464333	*+	Midland Funding, Attn: Bankruptcy, 350 Camino De La Reine Ste 100, San Diego, CA 92108-3007
14464336	*P++	PLAZA SERVICES LLC, ATTN MANNY WILLIAMS, 110 HAMMOND DRIVE, SUITE 110, ATLANTA GA 30328-4806, address filed with court:, Plaza Services, LLC, Attn: Bankruptcy, 110 Hammond Dr, Suite 110, Atlanta, GA 30328
14464337	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court:, Portfolio Recovery, Attn: Bankruptcy, 120 Corporate Blvd, Norfolk, VA 23502
14464338	*+	Select Portfolio Servicing, Inc, Attn: Bankruptcy, Po Box 65250, Salt Lake City, UT 84165-0250
14464339	*+	Southwest Credit Systems, 4120 International Parkway, Suite 1100, Carrollton, TX 75007-1958
14464340	*+	Sunrise Credit Services, Inc., Attn: Bankruptcy, 260 Airport Plaza, Farmingdale, NY 11735-3946
14464341	*+	Synco/Lord & Taylor, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
14464342	*+	Synchrony Bank, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
14464343	*+	The Money Source Inc., 500 South Broad Street, Suite 100A, Meriden, CT 06450-6755
14527224	##+	Wyngate Community Association, c/o Eric R. Solomon, Esq, 1101 East Hector Street, Ste 460, Conshohocken, PA 19428-2458

TOTAL: 0 Undeliverable, 22 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 24, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 22, 2025 at the address(es) listed below:

Name	Email Address
BRIAN CRAIG NICHOLAS	on behalf of Creditor NewRez LLC d/b/a Shellpoint Mortgage Servicing as servicer for THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK AS TRUSTEE FOR THE CERTIFICATEHOLDERS OF THE CWABS INC., ASSET-BACKED CERTIFICATES, brian+ecf@briannicholas.com, mcallaef@ecf.courtdrive.com
DENISE ELIZABETH CARLON	on behalf of Creditor The Money Source Inc. bkgroup@kmlawgroup.com
DENISE ELIZABETH CARLON	on behalf of Creditor THE MONEY SOURCE INC. bkgroup@kmlawgroup.com
DENISE ELIZABETH CARLON	on behalf of Creditor ONYX BAY TRUST bkgroup@kmlawgroup.com
JAMES RANDOLPH WOOD	on behalf of Creditor Cheltenham School District and Township of Cheltenham jwood@portnoffonline.com jwood@ecf.inforuptcy.com
JILL MARIE FEIN	on behalf of Creditor THE BANK OF NEW YORK MELLON jfein@hillwallack.com lharkins@ecf.courtdrive.com;aemberger@ecf.courtdrive.com
JOSHUA I. GOLDMAN	on behalf of Creditor THE BANK OF NEW YORK MELLON Josh.Goldman@padgettlawgroup.com angelica.reyes@padgettlawgroup.com;bkecf@padgettlawgroup.com;josh.goldman@ecf.CourtDrive.com
KEELY CARR BRADY	on behalf of Creditor Wyngate Community Association scissne@bradycissnelaw.com
KENNETH E. WEST	

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ecfemails@ph13trustee.com philaecf@gmail.com

MICHELE PEREZ CAPILATO

on behalf of Debtor Jaynee Alexis Davis michelecapitolaw@gmail.com
perezcapitolaw@yahoo.com;capilatomr81063@notify.bestcase.com;capitolaw.assistant@gmail.com

MICHELLE L. MCGOWAN

on behalf of Creditor THE BANK OF NEW YORK MELLON mimcgowan@raslg.com

United States Trustee

USTPRegion03.PH.ECF@usdoj.gov

WILLIAM J LEVANT

on behalf of Creditor Philadelphia Federal Credit Union efile.wjl@kaplaw.com wlevant@gmail.com

TOTAL: 13

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF PENNSYLVANIA

IN RE:)	
Jayne Alexis Davis)	Case No. 20-10767-amc
fka Jaynee A Reeves)	
fka Jaynee Reeves Baptiste)	
)	Chapter: 13
Debtor(s).)	
)	

NOTICE OF DEADLINE TO OBJECT TO DISCHARGE

To all creditors and parties in interest, NOTICE IS GIVEN THAT:

The Standing Chapter 13 Trustee has indicated that all plan payments have been made.

Any objection to the entry of the Debtor(s)' Order of Discharge or request to delay the entry of discharge pursuant to 11 U.S.C. § 1328(h), must be filed in writing within 14 days from the date of this Notice with the Clerk of the U.S. Bankruptcy Court.

All objections must be filed with the Clerk at the following address:

Eastern District of Pennsylvania
900 Market Street
Suite 400
Philadelphia, PA 19107

In the absence of any objection, the Court may enter the Order of Discharge.

Date: April 22, 2025

For The Court

Timothy B. McGrath
Clerk of Court